

**STATE OF RHODE ISLAND**

**IN GENERAL ASSEMBLY  
JANUARY SESSION, A.D. 2023**

**FLOOR AMENDMENT**

TO

2023 -- S 1106

**AN ACT RELATING TO INSURANCE -- LIABILITY INSURANCE -- RENTAL VEHICLE  
COVERAGE**

Mr. President:

1 I hereby move to amend 2023 -- S 1106, entitled "AN ACT RELATING TO  
2 INSURANCE -- LIABILITY INSURANCE -- RENTAL VEHICLE COVERAGE", as follows:

3 1. On page 2, between line 13 and 14, by inserting the following language,

4 "(d) Coverage shall be provided for loss of use of the rental motor vehicle; provided, that  
5 a claim for loss of use of a rental vehicle shall be limited to the reasonable time to repair or  
6 replace the rental vehicle, and shall be no less than the daily rental rate set forth in the rental  
7 agreement. To establish loss of use, the rental car company shall demonstrate that the rental  
8 vehicle sustained damage, regardless of fault, requires repair, and will be out of service for the  
9 period of time determined by a Rhode Island licensed auto appraiser or adjuster. In the case of a  
10 total loss, loss of use payments shall be made up until the time the vehicle owner receives the  
11 property damage payment for the total loss. Coverage for loss of use of a rented motor vehicle  
12 shall be provided regardless of fleet utilization."

Respectfully submitted,

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SENATOR GALLO